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FAX COVER SHEET

To: U.S. Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: March 26, 2008

Fax No.: 1-571-273-8300

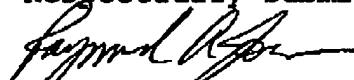
No. Pages: 3 (including cover)

Re: RESPONSE TO ELECTION OF SPECIES REQUIREMENT -
U.S. PATENT APPLICATION SERIAL NO. 10/045,080

To Whom It May Concern:

Please find transmitted herewith a RESPONSE TO
ELECTION OF SPECIES REQUIREMENT for filing in the above-
identified application.

Respectfully Submitted,

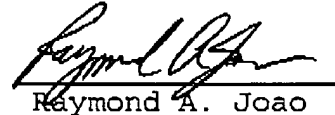


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I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on March 26, 2008.


Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION
HISTORY INFORMATION, ACCOUNT HISTORY
INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3687

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO ELECTION OF SPECIES REQUIREMENT

Sir:

This is a Response To Election Of Species Requirement in response to the election of species requirement set forth in the Office Action, mailed March 19, 2008, in the above-identified application.

Applicant hereby elects the species of Figure 5A to be examined on the merits. Applicant hereby identifies Claims 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 57, 58, 59, 60, and 61 as encompassing the elected species of Figure 5A.

Entry of this Response To Election Of Species Requirement, and examination of Claims 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 57, 58, 59, 60, and 61 on the merits, is respectfully requested.

Respectfully Submitted,



Raymond A. Joao
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March 26, 2008

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